

Information to identify the case:

Debtor 1	<u>Paul J. Cisek</u>	Social Security number or ITIN	xxx-xx-1606
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-19744-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Paul J. Cisek

1/24/20

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Paul J. Cisek
DebtorCase No. 18-19744-MBK
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 20

Date Rcvd: Jan 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2020.

db +Paul J. Cisek, PO Box 599, Brielle, NJ 08730-0599
 aty +Devon McKee, Collins,Vella & Casello, LLC, 2317 Highway 34, Suite 1a,
 Manasquan, NJ 08736-1443
 r +Denise Ridoux, Weichert Realtors, 2165 Highway 35, Sea Girt, NJ 08750-1074
 cr +WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRIST, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 cr +WILMINGTON SAVINGS FUND SOCIETY,FSB, D/B/A CHRISTI, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 517610304 +Department Stores National Bank, Citibank, N.A., 701 East 60th Street North,
 Sioux Falls, SD 57104-0493
 517528478 +Kondaur, 333 South Anita Drive, Suite 400, Orange, CA 92868-3314
 517528479 +Neal M. Ruben, Esq., 179 Avenue at the Common, Suite 201, Shrewsbury, NJ 07702-4558
 517648575 WILMINGTON SAVINGS FUND SOCIETY, FSB, ET.AL., KONDAUR CAPITAL CORP.,
 333 SOUTH ANITA DRIVE, SUITE 400, ORANGE CA 92868-3314

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usan.j.njbankr@usdoj.gov Jan 25 2020 00:53:15 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 25 2020 00:53:12 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517568559 EDI: BECKLEE.COM Jan 25 2020 05:18:00 American Express National Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 517528475 E-mail/Text: cms-bk@cms-collect.com Jan 25 2020 00:52:48 Capital Management Services,
 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
 517528476 EDI: CHASE.COM Jan 25 2020 05:18:00 Chase, Card Member Services, P.O. Box 15153,
 Wilmington, DE 19886-5153
 517984660 EDI: Q3G.COM Jan 25 2020 05:18:00 Department Stores National Bank, c/o Quantum3 Group LLC,
 PO Box 657, Kirkland, WA 98083-0657
 517528477 +EDI: DISCOVER.COM Jan 25 2020 05:18:00 Discover, PO Box 71084, Charlotte, NC 28272-1084
 517905809 +E-mail/Text: bknotices@sns.com Jan 25 2020 00:54:18
 Jeremy Doppelt Realty Management LLC, et al, c/o SN Servicing Corporation,
 323 Fifth Street, Eureka, CA 95501, Jeremy Doppelt Realty Management LLC, et,
 c/o SN Servicing Corporation 95501-0305
 517905808 +E-mail/Text: bknotices@sns.com Jan 25 2020 00:54:18
 Jeremy Doppelt Realty Management LLC, et al, c/o SN Servicing Corporation,
 323 Fifth Street, Eureka, CA 95501-0305
 517630757 EDI: PRA.COM Jan 25 2020 05:18:00 Portfolio Recovery Associates, LLC,
 c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
 517644008 +EDI: AIS.COM Jan 25 2020 05:18:00 Verizon, by American InfoSource LP as agent,
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 26, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Andrew L. Spivack on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY,FSB, D/B/A CHRISTIANA TRUST, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY IN ITS CAPACITY AS OWNER TRUSTEE OF MATAWIN VENTURES TRUST SERIES 2017-3 ET.AL. nj.bkecf@fedpfe.com

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 20

Date Rcvd: Jan 24, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Brian C. Nicholas on behalf of Creditor Jeremy Doppelt Realty Management LLC Defined Benefit
Plan bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Joseph Casello on behalf of Debtor Paul J. Cisek jcasello@cvclaw.net, jcasello627@gmail.com
Nicholas V. Rogers on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A
CHRISTIANA TRUST, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY IN ITS CAPACITY AS OWNER TRUSTEE OF
MATAWIN VENTURES TRUST SERIES 2017-3 ET.AL. nj.bkecf@fedphe.com
Nicholas V. Rogers on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A
CHRISTIANA TRUST ET.AL. nj.bkecf@fedphe.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7